



## CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

**I. Plan Payments**

The plan proposes a payment of **\$1,892.31** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

**II. Administrative Costs****1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

- 2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

**1. Domestic Support Obligations ("DSO")**

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

**2. Other priority claims to be paid by Trustee**

Creditor	Estimated Priority Claim
<b>Internal Revenue Service</b>	<b>\$6,123.85</b>
<b>Person County Tax Collector</b>	<b>\$1,400.00</b>

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
<b>Homeward Residential, Inc.</b>	<b>residence 53 Foxwood Dr., Timberlake, NC</b>	<b>R</b>	<b>N</b>	<b>\$972.86</b>	<b>\$10,000.00</b>	
<b>Internal Revenue Service</b>	<b>residence 53 Foxwood Dr., Timberlake, NC</b>	<b>R</b>	<b>Y</b>	<b>\$323.16</b>	<b>\$0.00</b>	<b>T</b>

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
<b>Santander Consumer Usa</b>	<b>2005 Mercury Mountaineer</b>	<b>\$11,727.00</b>	<b>N</b>	<b>\$0.00</b>	<b>\$120.00</b>	<b>\$276.13</b>	<b>5.25%</b>

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
<b>-NONE-</b>	

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
<b>-NONE-</b>	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
<b>-NONE-</b>			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
<b>-NONE-</b>						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: March 13, 2013

/s/ James W. Tolin, Jr.

**James W. Tolin, Jr. 6412**

Attorney for the Debtor

Address: **112 S. Main St.  
Roxboro, NC 27573**

Telephone: **336 599 0241**

State Bar No. **6412**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Charles L Bryant  
Linda Daniels-Bryant**

SS# xxx-xx-3692SS# xxx-xx-5458

Debtor(s)

**AMENDED  
NOTICE TO CREDITORS  
AND  
PROPOSED PLAN**

Case No. 13-80244

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox  
Clerk of Court  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402**

**Richard M. Hutson, II  
Chapter 13 Trustee  
Durham Division  
Post Office Box 3613  
Durham, NC 27702-3613**

**Bulldcity Financial Sol  
1107 W Main St  
Durham, NC 27701**

**Chexsystems  
7805 Hudson Road, Ste 100  
Saint Paul, MN 55125**

**Coastal Federal Credit Union  
PO Box 58429  
Raleigh, NC 27658**

**Compucredit/tribute  
Pob 105555  
Atlanta, GA 30348**

**Credbursrv  
Po Box 451  
Durham, NC 27702**

**Duke University Fcu  
1400 Morreene Rd  
Durham, NC 27705**

**Duke University Health Systems  
5213 S. Alston Ave.**

**Durham Internal Medicine and Assoc.  
4205 Ben Franklin Blvd.  
Durham, NC 27704**

**Durham Regional Hospital  
3643 N. Roxboro St.  
Durham, NC 27704**

**Durham Urology Associates, PA  
4003 N. Roxboro Rd.  
Durham, NC 27704**

ECMC  
Lockbox 8682  
PO Box 75848  
Saint Paul, MN 55175-0848

EMBARQ  
PO Box 7086  
London, KY 40742

Fst Premier  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Ginnys/Swiss Colony  
1112 7th Ave  
Monroe, WI 53566

Homeward Residential, Inc.  
1525 South Belt Line Road  
Coppell, TX 75019

Internal Revenue Service  
Dept of Treasury  
Internal Revenue Service Center  
320 Federal Place, Room 335  
Greensboro, NC 27401

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320 Federal Place, Room 335  
Greensboro, NC 27401

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Dept of Treasury  
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320 Federal Place, Room 335  
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Jefferson Capital Systems LLC  
PO Box 953185  
Saint Louis, MO 63195

Johnathan Blake Davis  
Attorney fo Substitute Trustee  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216

LabCorp  
PO Box 2240  
Burlington, NC 27216-2240

Liberty University  
PO Box 10425  
Lynchburg, VA 24506

North Carolina Department of Revenue  
P.O. Box 25000  
Raleigh, NC 27640-0002

Person County Tax Collector  
P O Box 1701  
Roxboro, NC 27573

Private Diagnostic Clinic, PLLC  
PO Box 900002  
Raleigh, NC 27675-9000

Santander Consumer Usa  
Po Box 961245  
Ft Worth, TX 76161

Santander Consumer Usa  
Po Box 961245  
Ft Worth, TX 76161

Sko Bren Am  
196 Merrick Road  
Oceanside, NY 11572

Tidewater Finance Co.  
PO Box 13306  
Virginia Beach, VA 23464

Verizon Wireless  
Verizon Wireless Department/Attn: Bankru  
Po Box 3397  
Bloomington, IL 61702

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Bloomington, IL 61702

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Wake Urological Ass.  
4301 Lake Boone Trail,  
Suite 300  
Raleigh, NC 27626

Wakemed  
PO Box 29516  
Raleigh, NC 27626

Date: March 13, 2013

/s/ James W. Tolin, Jr.  
James W. Tolin, Jr. 6412